

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tyrone W. Klump, Sr
 Ruthann F. Klump
 Debtors

Case No. 17-10030-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db/jdb smg +Tyrone W. Klump, Sr, Ruthann F. Klump, 6571 Sullivan Trail, Pen Argyl, PA 18072-9715
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13846393 +Ashley Haycock, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
 13923628 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13846398 #+Helen Snyder, 6575 C Sullivan Trail, Pen Argyl, PA 18072-9715
 13846399 +Kyle Thomas, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
 13933324 Lafayette Ambassador Bank, Special Assets Jessica Fuller, One Penn, Lancaster, PA 17604
 13846401 +Subaru Motor Finance c/o Chase, PO Box 78101, Phoenix, AZ 85062-8101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jrapa@rapalegal.com Sep 25 2019 03:20:50 JASON M. RAPA,

Rapa Law Office, P.C., 141 S. 1st Street, Lehigh, PA 18235
 tr +EDI: QLEFELDMAN.COM Sep 25 2019 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:21:09 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 25 2019 03:21:27 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 25 2019 03:21:20 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 13846394 EDI: BANKAMER.COM Sep 25 2019 06:48:00 Bank of America, PO Box 982235, El Paso, TX 79998
 13871781 +E-mail/Text: bankruptcy@bbandt.com Sep 25 2019 03:21:00 BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
 13846397 EDI: DISCOVER.COM Sep 25 2019 06:48:00 Discover Bank, Po Box 15316, Wilmington, DE 19850
 13849936 EDI: DISCOVER.COM Sep 25 2019 06:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13850647 EDI: CAUT.COM Sep 25 2019 06:53:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13846400 +E-mail/Text: bankruptcy@fult.com Sep 25 2019 03:21:56 Lafayette Ambassador Bank, Card Member Services, PO Box 25091, Lehigh Valley, PA 18002-5091
 13869795 +EDI: PRA.COM Sep 25 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13930868 +EDI: AIS.COM Sep 25 2019 06:53:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 13846402 +EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13922411 EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 13875363 EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 13862341 +EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13846403* +Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13846404* +Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13846395 ##+BB&T, Po Box 547, Boyertown, PA 19512-0547
 13846396 ##+David Hower, 6575 A Sullivan Trail, Pen Argyl, PA 18072-9715

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

User: Lisa
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, N.A.
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CELINE P. DERKRIKORIAN on behalf of Creditor Lafayette Ambassador Bank ecfmail@mwc-law.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JASON M. RAPA on behalf of Debtor Tyrone W. Klump, Sr jrapa@rapalegal.com,
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
JASON M. RAPA on behalf of Joint Debtor Ruthann F. Klump jrapa@rapalegal.com,
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
KARINA VELTER on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com, ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Tyrone W. Klump Sr	Social Security number or ITIN	xxx-xx-1731
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Ruthann F. Klump	Social Security number or ITIN	xxx-xx-0151
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 1/4/17
Case number:	17-10030-mdc	Date case converted to chapter	7 9/19/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tyrone W. Klump Sr	Ruthann F. Klump
2. All other names used in the last 8 years		
3. Address	6571 Sullivan Trail Pen Argyl, PA 18072	6571 Sullivan Trail Pen Argyl, PA 18072
4. Debtor's attorney Name and address	JASON M. RAPA Rapa Law Office, P.C. 141 S. 1st Street Lehighton, PA 18235	Contact phone 610 377-7730 Email: jrapa@rapalegal.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>400 Washington Street Suite 300 Reading, PA 19601</p>	<p>Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.</p> <p>Contact phone (610)2085040</p> <p>Date: 9/24/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 23, 2019 at 01:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/22/19</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	